

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/986,354
Filing Date	11-08-2001
First Named Inventor	Matthew George Majikes
Art Unit	3623
Examiner Name	ROBERT D. RINES
Attorney Docket Number	52493.000187

Sheet 1 of 10**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 4,831,526	5/16/1989	Luchs et al.	
		US- 4,837,693	6/6/1989	Sholtz	
		US- 4,969,094	11/6/1990	Halley	
		US- 5,191,522	3/2/1993	Bosco	
		US- 5,195,170	3/16/1983	Eberhardt	
		US- 5,235,507	8/10/1993	Sackler	
		US- 5,293,488	3/8/1994	Riley, et al.	
		US- 5,446,653	8/29/1995	Miller, et al.	
		US- 5,479,344	12/26/1995	Keziah	
		US- 5,523,942	6/4/1996	Tyler	
		US- 5,537,315	7/16/1996	Mitcham	
		US- 5,590,037	12/31/1996	Ryan	
		US- 5,615,121	3/25/1997	Babayev	
		US- 5,655,085	8/5/1997	Ryan	
		US- 5,668,878	9/16/1997	Brands	
		US- 5,737,728	4/7/1998	Sisley	
		US- 5,752,236	5/12/1998	Sexton	
		US- 5,754,939	5/19/1998	Herz, et al.	
		US- 5,781,633	7/14/1998	Tribble, et al	
		US- 5,809,478	9/15/1998	Greco, et al.	
		US- 5,845,256	12/1/1998	Pescitelli	
		US- 5,845,281	12/1/1998	Benson, et al.	
		US- 5,873,066	2/16/1999	Underwood	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/986,354
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	2 of 10		

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,903,873	5/11/1999	Peterson	
		US- 5,907,828	5/25/1999	Meyer	
		US- 5,943,652	8/24/1999	Sisley	
		US- 5,956,691	9/21/1999	Powers	
		US- 5,963,911	10/5/1999	Walker	
		US- 6,016,344	1/18/2000	Katz	
		US- 6,018,714	1/25/2000	Risen	
		US- 6,026,364	2/15/2000	Whitworth	
		US- 6,041,123	3/21/2000	Colvin	
		US- 6,076,072	6/13/2000	Libman	
		US- 6,078,890	6/20/2000	Mangin	
		US- 6,085,176	7/1/2000	Woolston	
		US- 6,092,047	7/18/2000	Hyman	
		US- 6,128,598	10/1/2000	Walker	
		US- 6,134,530	10/17/2000	Bunting	
		US- 6,285,998	9/1/2001	Black	
		US- 6,298,377	10/2/2001	Hartikainen, et al.	
		US- 6,324,568	11/27/2001	Diec	
		US- 6,334,111	12-25-1001	Carrott	
		US- 6,356,880	3/12/2002	Goossens	
		US- 6,405,175	6/1/2002	Ng, David Way	
		US- 6,411,939	6/25/2002	Parsons	
		US- 6,456,979	9/24/2002	Flagg	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/986,354
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	3 of 10		

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 6,510,432	1/1/2003	Doyle	
		US- 6,523,027	2/18/2003	Underwood	
		US- 6,609,106	8/1/2003	Robertson	
		US- 6,615,180	9/2/2003	Anderton	
		US- 6,633,899	10/14/2003	Coward	
		US- 6,643,661	11/4/2003	Polizzi, et al.	
		US- 6,647,374	11/11/2003	Kansal	
		US- 6,662,164	12/9/2003	Koppelman	
		US- 6,684,189	1/27/2004	Ryan	
		US- 6,714,914	3/1/2004	Peters	
		US- 6,735,569	5/11/2004	Wizig	
		US- 6,741,993	5/25/2004	Zitaner, et al.	
		US- 6,792,410	9/14/2004	Donovan	
		US- 6,862,580	3/1/2005	Ford	
		US- 6,917,968	7/12/2005	Nakamura	
		US- 7,117,170	10/3/2006	Bennett, et al.	
		US- 7,143,051	11/28/2006	Hanby, et al.	
		US- 7,240,015	7/3/2007	Karmouch	
		US- 7,490,050	2/10/2009	Grover, et al.	
		US- 2001/0023404	9/20/2001	Masaki	
		US- 2001/0034622	10/25/2001	Davis	
		US- 2001/0037265	11/1/2001	Kleinberg	
		US- 2001/0047282	11/1/2001	Raveis	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/986,354
		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	4 of 10		

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 2001/0049611	12/6/2001	Peach	
		US- 2002/0022976	2/21/2002	Hartigan	
		US- 2002/0026334	2/28/2002	Igoe	
		US- 2002/0029158	3/7/2002	Wolff	
		US- 2002/0046064	4/18/2002	Maury	
		US- 2002/0052765	5/2/2002	Taylor	
		US- 2002/0055860	5/9/2002	Wahlbin	
		US- 2002/0055862	5/1/2002	Jinks	
		US- 2002/0059084	5/16/2002	Wahlbin	
		US- 2002/0059085	5/16/2002	Wahlbin	
		US- 2002/0059086	5/16/2002	Wahlbin	
		US- 2002/0059087	5/16/2002	Wahlbin	
		US- 2002/0062232	5/23/2002	Wahlbin	
		US- 2002/0062233	5/23/2002	Wahlbin	
		US- 2002/0062234	5/23/2002	Wahlbin	
		US- 2002/0062235	5/23/2002	Wahlbin	
		US- 2002/0069091	6/6/2002	Wahlbin	
		US- 2002/0069092	6/6/2002	Wahlbin	
		US- 2002/0082871	6/27/2002	Younger	
		US- 2002/0082873	6/27/2002	Wahlbin	
		US- 2002/0087363	7/4/2002	Wahlbin	
		US- 2002/0087364	7/4/2002	Lerner et al.	
		US- 2002/0091550	7/11/2002	White et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/986,354
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	5 of 10		

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 2002/0103729	8/1/2002	Young	
		US- 2002/0111835	8/15/2002	Hele	
		US- 2002/0116231	8/22/2002	Hele	
		US- 2002/0120474	8/29/2002	Hele	
		US- 2002/0120476	8/29/2002	Labelle	
		US- 2002/0128881	9/12/2002	Wahlbin	
		US- 2002/0138308	9/26/2002	Harada	
		US- 2002/0138310	9/26/2002	Sagalow	
		US- 2002/0147618	10/10/2002	Mezrah	
		US- 2002/0156780	10/1/2002	Hertz	
		US- 2002/0165821	11/7/2002	Tree	
		US- 2002/0169650	11/14/2002	Dougherty, et al.	
		US- 2002/0169678	11/14/2002	Chao	
		US- 2002/0188484	12/12/2002	Grover	
		US- 2002/0194033	12/19/2002	Huff	
		US- 2003/0005299	1/2/2003	Xia	
		US- 2003/0093304	5/15/2003	Keller	
		US- 2003/0187768	10/2/2003	Ryan	
		US- 2003/0200122	10/23/2003	Nauert	
		US- 2003/0204421	10/30/2003	Houle	
		US- 2003/0208384	11/6/2003	Nelson	
		US- 2004/0030587	2/12/2004	Danico	
		US- 2004/0030589	2/12/2004	Leisher	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/986,354
		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	6 of 10		

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 2004/0059639	3/25/2004	Ripper	
		US- 2004/0083125	4/29/2004	Almeida	
		US- 2004/0103006	5/27/2004	Wahlbin	
		US- 2004/0103007	5/27/2004	Wahlbin	
		US- 2004/0103008	5/27/2004	Wahlbin	
		US- 2004/0103010	5/27/2004	Wahlbin	
		US- 2004/0128147	7/1/2004	Vallinayagam	
		US- 2004/0128170	7/1/2004	MacKethan	
		US- 2004/0128171	7/1/2004	Rees	
		US- 2004/0128172	7/1/2004	Van Cleave	
		US- 2004/0153347	8/5/2004	Kunze	
		US- 2004/0205456	10/14/2004	Hammock	
		US- 2004/0225535	11/11/2004	Bond	
		US- 2005/0055248	3/10/2005	Helitzer	
		US- 2005/0055249	3/10/2005	Helitzer	
		US- 2005/0060182	3/17/2005	Nagelvoort	
		US- 2005/0060208	3/17/2005	Gianantoni	
		US- 2005/0114184	5/26/2005	Rock	
		US- 2005/0125260	2/9/2005	Green	
		US- 2005/0144046	6/30/2005	Schloss	
		US- 2005/0144047	6/30/2005	Tran	
		US- 2005/0187802	8/25/2005	Koeppel	
		US- 2005/0209893	9/22/2005	Nahra	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number

09/986.354

Filing Date

11-08-2001

First Named Inventor

Matthew George Majikes

Art Unit

3623

Examiner Name

ROBERT D. RINES

Sheet

8 of 10

Attorney Docket Number

52493.000187

FOREIGN PATENT DOCUMENTS

[illegible]

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449/PTO		Application Number	09/986,354
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	9 of 10		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		PCT-International Search Report dated 10-02-2002 for Application No. PCT/US02/04958, filed 02-21-02	<input type="checkbox"/>	<input type="checkbox"/>
		Patrizio, Legacy Data: One Solution For Two Big Problems, Informationweek.com, June 2000, pages 124, 126, 128	<input type="checkbox"/>	<input type="checkbox"/>
		AKIBIA, CRM: Case Studies, Consulting: Clients, < http://www.polaris1.com/ecrm/casestudies/citibank/default.asp >, printed 3/26/02, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
		SIEBELFANS.COM, What is Siebel?, < http://www.siebelfans.com/More_on_siebel.htm >, printed 3/26/02, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Siebel.com, "implementing Best Practices," http://www.siebel.com/call-center/workflow-automation.shtm , printed 2/24/05, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Information available from the web site of Client Marketing Systems, "Advisors Assistant," 9/16/2000, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Staples, Edward, "VA fees discounted via front loading", Advisor Today, 2/2000, Vol. 95, No. 2, pp. 128	<input type="checkbox"/>	<input type="checkbox"/>
		Anonymous, information available from the web site of Climark, 4/1999, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Anonymous, No. 42230884, "Penn Treaty American Corporation Launches Online Resource Center", PR Newswire, 06/08/1999, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
		"Start-up targets sales commissions with TallyUp suite," InfoWorld Daily News, 22 June 1998, pp. 1-2	<input type="checkbox"/>	<input type="checkbox"/>
		"Sensormatic Selects Trilogy's SC Commission for Dynamic Sales Compensation Management," Business Wire, 08 June 1999, pp. 1-2	<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449/PTO		Application Number	09/986,354
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	11-08-2001
		First Named Inventor	Matthew George Majikes
		Art Unit	3623
		Examiner Name	ROBERT D. RINES
		Attorney Docket Number	52493.000187
Sheet	10 of 10		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		Anonymous, "Conseco Expands Web Site, Latest Step in Ongoing Initiative to Become; "Resource center" for Middle-America Customers and Representatives", Business Wire, 7/15/1999, No. 43177075, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
		Holyoke, Larry, "missouri hot online market for Genelco, other insurers", 3/13/2000, Vol. 20, No. 27, pp 37.	<input type="checkbox"/>	<input type="checkbox"/>
		www.priceline.com 02/29/2000	<input type="checkbox"/>	<input type="checkbox"/>
		"Sam's Teach Yourself Active Server™ Pages in 24 Hours", June 1999, Sams Publishing	<input type="checkbox"/>	<input type="checkbox"/>
		Nguyen, Accessing relational databases from the World Wide Web, 6/1996, ACM SIGMOD, Volume 25, Issue 2, Pages: 529-540	<input type="checkbox"/>	<input type="checkbox"/>
		Iyengar, Dynamic argument embedding: preserving state on the World Wide Web, 03/1997, Internet Computer, IEEE, Volume 1, Issue 2, Page 50-56	<input type="checkbox"/>	<input type="checkbox"/>
		McCandless, Web advertising, 05/1998, Intelligent Systems and Their Applications, IEEE, Volume 13, Issue 3, Page 8-9	<input type="checkbox"/>	<input type="checkbox"/>
		Delbaere, IAA 2001 White Paper Insurance Application Architecture (IAA), 03/27/2001, IBM.	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	